

Certificate Number: 14912-PR-DE-024756442

Bankruptcy Case Number: 14-08238



14912-PR-DE-024756442

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2014, at 1:00 o'clock PM EST, Ivette Ortiz completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: December 28, 2014 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor